RICK A. YARNALL CHAPTER 13 BANKRUPTCY TRUSTEE 701 Bridger Ave, Suite 820 Las Vegas, NV 89101 (702) 853-4500 RAY13mail@LasVegas13.com E-FILED

UNITED STATES BANKRUPTCY COURT NEVADA DIVISION

IN RE: CASE NO: BKS-09-17945-MKN YOLANDA CHAVEZ

Debtor

Attorney for Debtor:

RANDOLPH H GOLDBERG ESQ

CHAPTER 13 TRUSTEE'S NOTICE TO DEBTOR(S) AND CREDITORS OF FILED CLAIMS, CLASSIFICATION, AND PROPOSED DISTRIBUTION

TO DEBTOR(S), ALL CREDITORS AND PARTIES IN INTEREST:

YOU WILL PLEASE TAKE NOTICE that Rick A. Yarnall, Chapter 13 Bankruptcy Trustee, has reviewed the Clerk of the U.S. Bankruptcy Court, District of Nevada, Claims Register and each individual Proof of Claim filed in the above entitled case after the 90 day Bar Date. Government claims will be reviewed after the 180 day bar date and notice will be sent if applicable.

YOU WILL PLEASE TAKE FURTHER NOTICE that the above named Debtor(s), each creditor and all other parties in interest must verify that their respective claim(s) filed with the Clerk contains the same information AS SET FORTH BELOW to include but not limited to: (1)the creditor's claim was filed or not filed; (2)the creditor's address to receive payments is accurate; (3)the claim amount is accurate; (4)the creditor's claim is scheduled as either "timely filed", "late filed" or "not filed"; (5)that the classification of the creditor's claim as either "secured", "priority", "unsecured", "direct pay by debtor", "surrendered", "no provision", or such other applicable classification, is accurate; (6)and that the treatment and payment on each creditor's claim (including, if appropriate, the payment of and rate of interest), is accurate in accordance with Order(s) Confirming Chapter 13 Plan.

YOU WILL PLEASE TAKE FURTHER NOTICE that if the creditor's claim, as filed with the Clerk of the Bankruptcy Court, is not accurate for any reason, including the reasons set forth above; then you must timely file a written objection to the <u>Chapter 13 Trustee's Notice to Debtor(s) and Creditors of Filed Claims, Classification, and Proposed Distribution</u> on or before December 16, 2009. The written objection must be filed **or e-filed** with the Clerk of the U.S. Bankruptcy Court, 300 Las Vegas Blvd. South, Fourth Floor, Las Vegas, Nevada 89101 and served, if applicable, upon any appropriate creditor(s), the debtor(s), debtor's attorney and the Chapter 13 Bankruptcy Trustee whose mailing address is set forth above, along with the date, time, and place of the hearing on the objection.

YOU WILL PLEASE TAKE FURTHER NOTICE that in the absence of a written objection, the Debtor(s), creditors and parties in interest listed below shall be deemed to have approved the <u>Chapter 13 Trustee's Notice to Debtor(s)</u> and <u>Creditors of Filed Claims</u>, <u>Classification</u>, and <u>Proposed Distribution</u>. No further Order of the Court will be entered in the absence of any objection to this notice.

NOTICE IS HEREBY GIVEN that the following list below is a recapitulated itemization of all filed and not filed proof of claims, classification of claims, and proposed distribution:

NAME AND ADDRESS OF CREDITOR	AMOUNT	CLASSIFICATION	
American Express	\$0.00	UNSECURED	XXXXXXXXXXXXI001
PO Box 0001	AT 0.00% INT	NOT FILED	
Los Angeles, CA 90096	FROM 05/15/2009	APPROXIMATELY 0.	.00% TO BE PAID
	TRUSTEE CLAIM# 00002 / COURT CLAIM # Not Filed		

Page 2 of 3 BKS-09-17945-MKN

YOLANDA CHAVEZ	BKS

NAME AND ADDDRESS OF CREDITOR	AMOUNT	CLASSIFICATION		
AMERICAN EXPRESS CENTURION BANK C/O BECKET & LEE LLP	\$11,419.57 AT 0.00% INT	UNSECURED	1001	
O BOX 3001	FROM 05/15/2009	APPROXIMATELY 0.00%	% to 100.00% TO BE PAID **	
MALVERN, PA 19355-0701	TRUSTEE CLAIM# 00003 / COURT CLAIM# 6			
WELLS FARGO BANK N A	\$8,382.67	MORTGAGE ARREARS	XXXXXXXXXXXXXX3306	
OBA AMERICAS SERVICING COMPANY	AT 0.00% INT			
1 HOME CAMPUS	FROM 05/15/2009	EXACTLY 100.00% TO B		
MAC #X2302-045 DES MOINES, IA 50328	TRUSTEE CLAIM#	IM# 00004 / COURT CLAIM # 3		
BENEFICIAL MORTGAGE COMPANY OF	\$61,006.10	UNSECURED	7411	
NEVADA	AT 0.00% INT	A DDD ONIMA TELVO 000	/	
636 GRAND REGENCY BLVD	FROM 05/15/2009		% to 100.00% TO BE PAID **	
BRANDON, FL 33510	TRUSTEE CLAIM# 00005 / COURT CLAIM # 4			
CLARK COUNTY TREASURER	\$0.00	UNSECURED		
500 S GRAND CENTRAL PKWY	AT 0.00% INT	NOT FILED		
P.O. BOX 551220	FROM 05/15/2009	APPROXIMATELY 0.00%		
Las Vegas, NV 89155	TRUSTEE CLAIM# 00006 / COURT CLAIM # Not Filed			
CLARK COUNTY WATER RECALMATION	\$0.00	UNSECURED		
DISTRICT	AT 0.00% INT	NOT FILED		
5857 E FLAMINGO RD	FROM 05/15/2009	APPROXIMATELY 0.00%		
Las Vegas, NV 89122	TRUSTEE CLAIM#	# 00007 / COURT CLAIM	# Not Filed	
ECAST SETTLEMENT CORP	\$6,913.85	UNSECURED	8176	
P O BOX 35480	AT 0.00% INT			
NEWARK, NJ 07193-5480	FROM 05/15/2009		% to 100.00% TO BE PAID **	
	TRUSTEE CLAIM#	# 00008 / COURT CLAIM	# 11	
ECAST SETTLEMENT CORP	\$11,873.08	UNSECURED	9482	
P O BOX 35480	AT 0.00% INT	A DDD OMIN (A TIEL N. O. OOO	/ 100 000/ TO DE DAID ##	
NEWARK, NJ 07193-5480	FROM 05/15/2009 TRUSTEE CLAIM#	APPROXIMATELY 0.009 # 00009 / COURT CLAIM	% to 100.00% TO BE PAID **	
	TROSTEE CERTIFIE	TOURS TEGERITEE MINI	. 11 12	
CITIFINANCIAL AUTO LTD	\$21,574.08	UNSECURED	XXXXXXXX8608	
P O BOX 182287	AT 0.00% INT	A DDD OVID COMPANY	/ 100 000/ MO PER 117	
COLUMBUS, OH 43218	FROM 05/15/2009		% to 100.00% TO BE PAID **	
	TRUSTEE CLAIM#	# 00010 / COURT CLAIM	# 1-2	
PRA RECEIVABLES MANAGEMENT LLC	\$5,481.74	UNSECURED	3576	
AGENT FOR PORTFOLIO RECOVERY	AT 0.00% INT	ADDDOVIMATEL V 0 000	% to 100.00% TO BE PAID **	
ASSOCIATES LLC PO BOX 12914	FROM 05/15/2009			
NORFOLK, VA 23541	I RUSTEE CLAIM	# 00011 / COURT CLAIM	· π /	
CITIFINANCIAL RETAIL SERVICES	\$3,105.09	UNSECURED	4566	
P O BOX 70923	AT 0.00% INT	ADDD OVIMATEL STAROOM	/ to 100 000/ TO DE DAID **	
CHARLOTTE, NC 28272	FROM 05/15/2009		% to 100.00% TO BE PAID **	
	I KUSTEE CLAIM#	# 00012 / COURT CLAIM	. # 1V	
DISCOVER BANK	\$6,394.63	UNSECURED	1075	
DFS SERVICES LLC	AT 0.00% INT	A DDD OND A CEPT M. C. CCC	/	
P O BOX 3025	FROM 05/15/2009		% to 100.00% TO BE PAID **	
NEW ALBANY, OH 43054-3025	TRUSTEE CLAIM#	# 00013 / COURT CLAIM	# Z	

YOLANDA CHAVEZ

Dated: 11/16/2009

Page 3 of 3 BKS-09-17945-MKN

NAME AND ADDDRESS OF CREDITOR	AMOUNT	CLASSIFICATIO	ON	
PRA RECEIVABLES MANAGEMENT LLC	\$2,764.98	UNSECURED	1129	
AGENT FOR PORTFOLIO RECOVERY	AT 0.00% INT			
ASSOCIATES LLC	FROM 05/15/2009	APPROXIMATELY 0.	.00% to 100.00% TO BE PAID **	
PO BOX 12914	TRUSTEE CLAIM#	TRUSTEE CLAIM# 00014 / COURT CLAIM # 9		
NORFOLK, VA 23541				
GE MONEY BANK DBA JCPENNEY	\$285.77	UNSECURED	8793	
CREDIT SERVICES	AT 0.00% INT			
RECOVERY MANAGEMENT SYSTEMS	FROM 05/15/2009	APPROXIMATELY 0.00% to 100.00% TO BE PAID **		
CORPORATION	TRUSTEE CLAIM# 00015 / COURT CLAIM # 13			
FOR GE MONEY BANK	_			
CHASE BANK USA N A	\$1,121.05	UNSECURED	0745	
C/O CREDITORS BANKRUPTCY SERVICES	AT 0.00% INT			
P O BOX 740933 FROM 05/15/2		APPROXIMATELY 0.	.00% to 100.00% TO BE PAID **	
DALLAS, TX 75374	TRUSTEE CLAIM# 00016 / COURT CLAIM # 5			
GE MONEY BANK DBA LOWES	\$741.49	UNSECURED	8342	
CONSUMER	AT 0.00% INT	O. IODOO INDD	03.2	
RECOVERY MANAGEMENT SYSTEMS	FROM 05/15/2009	APPROXIMATELY 0	.00% to 100.00% TO BE PAID **	
CORPORATION		# 00017 / COURT CLA		
FOR GE MONEY BANK	TRUSTEE CLAIMF	FUUUTT COURT CLA	1111 # 14	
REPUBLIC SERVICES	\$0.00	UNSECURED		
770 E. SAHARA AVE.	AT 0.00% INT	NOT FILED		
PO BOX 98508	FROM 05/15/2009	APPROXIMATELY 0.	.00% TO BE PAID	
Las Vegas, NV 89193	TRUSTEE CLAIM# 00018 / COURT CLAIM # Not Filed			
D. C. V		UNSECURED	XXXXXXXXXXXXX8202	
Rbs Citizens Na	\$0.00 AT 0.00% INT	NOT FILED	AAAAAAAAAAAAA8202	
1000 Lafayette Blvd		APPROXIMATELY 0.	00% TO DE DAID	
Bridgeport, CT 06604	FROM 05/15/2009			
	TRUSTEE CLAIMF	# 00019 / COURT CLA	IM # Not Filed	
PRA RECEIVABLES MANAGEMENT LLC	\$2,150.72	UNSECURED	4982	
AGENT FOR PORTFOLIO RECOVERY	AT 0.00% INT			
ASSOCIATES LLC	FROM 05/15/2009	APPROXIMATELY 0.	.00% to 100.00% TO BE PAID **	
PO BOX 12914	TRUSTEE CLAIM# 00020 / COURT CLAIM # 8			
NORFOLK, VA 23541				
SILVER STATE HEALTH CARE CENTER	\$0.00	UNSECURED	3864	
3450 N BUFFALO DRIVE	AT 0.00% INT	NOT FILED		
LAS VEGAS, NV 89129	FROM 05/15/2009	APPROXIMATELY 0.	.00% TO BE PAID	
·	TRUSTEE CLAIM# 00023 / COURT CLAIM # Not Filed			

**The exact percentage dividend to be paid, if any, to the unsecured creditors cannot be determined at this time and will not be determined until the closing of the case. There are many factors which can affect the dividend, such as, but not limited to: increased administrative expenses or other factors which may reduce the dividend; increased income to the estate which may increase the dividend; or a modified plan which may affect the dividend either way. Please refer to the latest Confirmed or Modified Chapter 13 Plan.

/s/ Linda Pletzer

for Rick A. Yarnall

Chapter 13 Bankruptcy Trustee